REMARKS

This communication is in response to the Office Action of December 5, 2007 rejecting claims 1-13, 16-18, 20-32, 35-37, 39-51, 54-56, and 58-72. The applicants have amended claims 1, 20 and 39 merely for the purpose of clarifying the scope of the claimed invention. Applicants submit that the application is in condition for allowance. Reconsideration and allowance in view of the following is respectfully requested.

Rejections under 35 U.S.C. 102

Claims 1-6, 9-12, 16-18, 20-25, 28-31, 35-37, 39-44, 47-50, 54-56 and 58-72 are rejected under U.S.C. 102(e) as being anticipated by Ghosh (US Patent Application Publication no. 2001/0032094). This rejection is respectfully traversed.

The Applicants respectfully submit that there are fundamental differences between the claimed invention and the cited prior art. Amended claims 1, 20, and 39 recite, inter alia, identifying employer business information requirements for respective user job functions, wherein the employer business information requirements for respective user job functions is information for use in performing the respective user job functions as determined by an employer and providing the personalized business information to the user, wherein the personalized business information includes at least a first segment of information operable to navigate the user to a second segment of information stored at location remote from the first segment of information, and providing update notifications specifying that there has been an update to at least some of the personalized business information provided to the user. For example, the present invention provides compliance knowledge that is customized to benefit a specific business entity. See Specification page 4, line 19-page 5, line 2. The compliance

knowledge is information that an employer determines relates to an employee's job functions. *See Specification page 15, lines 14-21*.

These claimed features of Applicants' invention are not shown or even suggested by Ghosh. Specifically, Ghosh is directed to a system for indicating whether an agent or agency has met the requirements specified by a "licensing entity." Information input to the system for indicating whether an agent or agency has met the requirements specified by a licensing entity includes licensing status and status of continuing education requirements. The system can also be used to verify that appropriate licenses have been obtained and are maintained in force. See Ghosh, abstract. Nothing in the abstract of Ghosh or any other portions of Ghosh discloses or suggest identifying and providing information for use in the performance of a job function as determined by an employer. For example, paragraph 30 discloses providing CE instructions as required by the state. In paragraph 32, there is disclosure of gathering information relevant to agents. However, this information is limited to license status, profile, CE certification and other information. See Ghosh, paragraph 33. Profile information only includes ID, contact information, name, social security number and employment history. See Ghosh, paragraph 39. Again, none of this information is information for use in performing a job function as determined by an employer. Ghosh fails to disclose each limitation as recited in amended claims 1, 20, and 39. Accordingly, Ghosh does not teach or anticipate the claimed invention recited by claims 1, 20 and 39.

Claims 2-13, 16-18, 21-32, 35-37, 40-51, 54-56, and 58-72. depend from claims 1, 20 and 39 and thus are not anticipate or unpatentable for the same reasons discussed with respect to claim 1, 20 and 39.

Additional Fees

The Commissioner is hereby authorized to charge any insufficient fees or credit any

overpayment associated with this application to Deposit Account No. 50-4545 (5338-002-

US01).

Conclusion

In view of the foregoing, all of the Examiner's rejections to the claims are

believed to be overcome. The Applicants respectfully request reconsideration and

issuance of a Notice of Allowance for all the claims remaining in the application. Should

the Examiner feel further communication would facilitate prosecution, he is urged to call

the undersigned at the phone number provided below.

Respectfully Submitted,

Dated: December 5, 2008

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